

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:

JESSICA K GIFFORD

Debtor(s)

Case No. A10-78233-MGD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Mary Ida Townson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/24/2010.
- 2) The plan was confirmed on 10/07/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/25/2013.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,082.50
Less amount refunded to debtor	\$84.50

**NET RECEIPTS:** **\$11,998.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$564.35
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,564.35**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	185.38	185.38	185.38	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	273.16	273.16	273.16	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	0.00	273.16	273.16	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	707.43	801.17	801.17	0.00	0.00
CAPITAL ONE, N.A.	Secured	1,285.00	1,299.34	1,299.34	247.12	59.88
CR EVERGREEN, LLC	Unsecured	850.06	850.06	850.06	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	0.00	1,275.34	1,275.34	0.00	0.00
Discover Bank	Unsecured	2,083.77	2,144.54	2,144.54	0.00	0.00
ECAST SETTLEMENT CORP.	Unsecured	6,988.05	6,988.05	6,988.05	0.00	0.00
FIA CARD SERVICES	Unsecured	7,426.08	7,426.08	7,426.08	0.00	0.00
GATEWAY ONE LENDING & FINANC	Unsecured	NA	0.00	2,277.85	0.00	0.00
GATEWAY ONE LENDING & FINANC	Secured	15,386.00	15,077.85	12,800.00	5,259.65	1,867.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	229.58	259.58	259.58	0.00	0.00
PRA RECEIVABLES MGMT LLC	Unsecured	0.00	454.88	454.88	0.00	0.00
PRA RECEIVABLES MGMT LLC	Unsecured	4,446.13	4,369.13	4,369.13	0.00	0.00
SCHEDULED CREDITOR	Unsecured	392.63	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	444.67	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	1,275.34	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	33.94	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	46,814.89	NA	NA	0.00	0.00
VANDA, LLC	Unsecured	NA	367.63	367.63	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,800.00	\$5,259.65	\$1,867.00
All Other Secured	\$1,299.34	\$247.12	\$59.88
<b>TOTAL SECURED:</b>	<b>\$14,099.34</b>	<b>\$5,506.77</b>	<b>\$1,926.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,946.01</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,564.35</u>	
Disbursements to Creditors	<u>\$7,433.65</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$11,998.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/22/2013

By: /s/ Mary Ida Townson

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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IN RE:	)	CHAPTER 13
JESSICA K GIFFORD	)	
	)	CASE NO. A10-78233-MGD
	)	
DEBTOR	)	

**CERTIFICATE OF SERVICE**

This is to Certify that I have this day served

JESSICA K GIFFORD  
573 WINBROOKE PARKWAY  
STONE MOUNTAIN, GA 30087

LAW OFFICE OF MATTHEW T. BERRY  
SUITE 400  
2751 BUFORD HWY.  
ATLANTA, GA 30324

with a copy of the foregoing Chapter 13 Trustee's Final Report and Account by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon.

DATED: 04/22/2013

/S/

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Mary Ida Townson, Chapter 13 Trustee  
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Atlanta, GA 30303  
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maryidat@atlch13tt.com